

Tyrol Insurance Privacy Compliance Statement

I. Introduction

As a current or potential Customer of Tyrol Insurance, we would like to take this opportunity to both thank you for your business and to share with you the importance our agency places upon the privacy of information we gather from you in accordance with applicable state & federal laws.

Tyrol Insurance is a member of the financial services industry and, as such, our agency has been and continues to be subject to federal and state privacy laws regarding the collection and exchange of your information. The following is Tyrol Insurance's privacy policy regarding the customer information we collect. Our privacy policy provides (1) an explanation of the types of data Tyrol Insurance collects from our clients and the means used to collect such data, (2) an explanation of how Tyrol Insurance shares the data obtained from our clients, and (3) an explanation of how Tyrol Insurance protects client data.

II. Information we collect and the means used to collect:

Tyrol Insurance collects information about our customers that is necessary to provide those services usual and customary to independent insurance agents. Tyrol Insurance collects necessary data from the following sources:

- Information we receive from you on applications or other forms(option selectors, census forms, life applications), this data may include, but is not limited to your name, address, and date of birth.**
- Information about our clients' transactions with us; this information may include, but is not limited to, claims and payment history.**
- Information we receive from a consumer-reporting agency; this information may include, but is not limited to, a driving record or insurance score report.**

To collect customer information from the above stated sources, Tyrol Insurance may use the following means of communication to gather information: written, in-person, telephone, facsimile, electronically, and online.

III. How we share client information with non-affiliated third parties:

We do not share information about our customers or former customers with non-affiliated third parties other than as permitted or required by law. For example, Tyrol Insurance may share all of the information listed above with non-affiliated third parties for, including but not limited to, the following reasons:

- Information that is necessary to service or process the insurance needs of our clients, in a manner that is consistent with the usual and customary services**

provided by independent insurance agents. Such usual and customary services or processes provided by Tyrol Insurance to its customers include but are not limited to underwriting, shopping the renewal, rating, placement, and providing quotes for insurance that is germane to the coverage the customer places with our agency.

- Information that is necessary to protect the confidentiality or security of our client's records**
- Information that is necessary to resolve client disputes or inquiries**
- Information that is required by individuals or entities who are assessing our legal compliance.**
- Information that is required for Tyrol Insurance to comply with the law.**
- Information that is necessary to protect against or prevent fraud, unauthorized transactions, claims, or other liability.**

IV. How we share client information with affiliated parties:

We do not share client information with any affiliate.

- V. Our Practices regarding information confidentiality and security:**
We maintain physical, electronic, and procedural safeguards to secure your information. These safeguards include but are not limited to the following:
- We restrict access to nonpublic personal information about our clients and former clients to those employees who need to know that information in order to assist in providing services or products to the customer.**
 - We will punish any employees who impermissibly share client information.**
 - We use a secure Internet and e-mail provider to protect the confidentiality of electronic communications.**

Tyrol Insurance appreciates your business and in order to continue building upon that relationship we believe it is necessary, not only from a legal standpoint, but also as a sound business practice that our customers understand the care our agency uses in handling your information. Tyrol Insurance will continue to monitor the effectiveness of this privacy policy.